

**Section 109 of the Interstate Banking and  
Branching Efficiency Act**

**2000 Host State Loan-to-Deposit Ratios**

**Using data as of June 30, 1999**

**(Excludes wholesale or limited purpose CRA-designated  
banks and credit card banks.)**

<b>State</b>	<b>Host State Loan-to- Deposit Ratio</b>
Alabama	97%
Alaska	74%
Arizona	95%
Arkansas	71%
California	88%
Colorado	62%
Connecticut	84%
Delaware	72%
District of Columbia	77%
Florida	86%
Georgia	101%
Hawaii	102%
Idaho	75%
Illinois	94%
Indiana	92%
Iowa	76%
Kansas	73%
Kentucky	93%
Louisiana	77%
Maine	92%
Maryland	86%
Massachusetts	82%
Michigan	100%
Minnesota	100%

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<b>State</b>	<b>Host State Loan-to- Deposit Ratio</b>
Mississippi	78%
Missouri	82%
Montana	81%
Nebraska	80%
Nevada	75%
New Hampshire	80%
New Jersey	73%
New Mexico	67%
New York	96%
North Carolina	103%
North Dakota	96%
Ohio	114%
Oklahoma	71%
Oregon	78%
Pennsylvania	98%
Rhode Island	74%
South Carolina	83%
South Dakota	102%
Tennessee	89%
Texas	69%
Utah	104%
Vermont	84%
Virginia	84%
Washington	115%
West Virginia	83%

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State	Host State Loan-to- Deposit Ratio
Wisconsin	93%
Wyoming	99%
American Samoa	84%
Federated States of Micronesia	67%
Guam	81%
Puerto Rico	93%
Virgin Islands	74%